

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA
CENTRAL DIVISION**

In re: § Case No. 10-05054-als
§
MELISSA DAWN ZIESMAN §
§
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/12/2010. The undersigned trustee was appointed on 10/12/2010.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$1,300.74

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$14.43</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of ¹	<u>\$1,286.31</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/04/2012 and the deadline for filing government claims was 02/04/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$325.19. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$325.19, for a total compensation of \$325.19². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$204.11, for total expenses of \$204.11.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/21/2013

By: /s/ Dallas J. Janssen
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit A

Case No.: 10-05054-als
Case Name: ZIESMAN, MELISSA DAWN
For the Period Ending: 5/21/2013

Trustee Name: Dallas J. Janssen
Date Filed (f) or Converted (c): 10/12/2010 (f)
§341(a) Meeting Date: 11/18/2010
Claims Bar Date: 02/04/2012

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Single Family Home Locally known as: 209 S. High St., Baxter, IA 50028 Legally known as: South 30' of Lot 8, Block 1 and North 40' of Lot 9, Block 1, and East Additon of Lot 10, Block B, to the City of Baxter, Jasper County, Iowa	\$83,620.00	\$0.00		\$0.00	FA
2	Cash on hand	\$20.00	\$0.00		\$0.00	FA
3	Checking Account #1671 and Savings 0153 Location: State Savings Bank, Baxter, IA 50028	\$151.16	\$100.35		\$100.35	FA
4	Savings Account Location: United services Credit union, Iowa Methodist Medical Center, Des moines, IA	\$387.63	\$0.00		\$0.00	FA
5	Common Household Goods Location: 209 S. High Street, Baxter IA 50028	\$3,500.00	\$0.00		\$0.00	FA
6	Usual and customary clothing Location: 209 S. High Street, Baxter IA 50028	\$350.00	\$0.00		\$0.00	FA
7	Misc. Jewelry Location: 209 S. High Street, Baxter IA 50028	\$2,000.00	\$0.00		\$0.00	FA
8	Iowa Health Systems 401(k) Retirement Savings Plan	\$14,404.00	\$0.00		\$0.00	FA
9	2009 Dodge Ram Truck, 75,000 miles Location 107 Amy Street, Baxter, IA	\$9,715.00	\$0.00		\$0.00	FA
10	Tax Refunds (u)	\$0.00	\$828.92		\$828.92	FA
11	Accrued Wages	\$0.00	Unknown		\$371.47	FA
TOTALS (Excluding unknown value)				Gross Value of Remaining Assets		
		\$114,147.79	\$929.27		\$1,300.74	\$0.00

Major Activities affecting case closing:

Will pay out of 2011 Tax Refunds

Debtor is on a payment plan to pay for the non-exempt assets of the bankruptcy estate

FORM
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

Exhibit A

Case No.: 10-05054-als
Case Name: ZIESMAN, MELISSA DAWN
For the Period Ending: 5/21/2013

Trustee Name: Dallas J. Janssen
Date Filed (f) or Converted (c): 10/12/2010 (f)
§341(a) Meeting Date: 11/18/2010
Claims Bar Date: 02/04/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Debtor sending last payment friday 1/18/13

Initial Projected Date Of Final Report (TFR): 06/30/2011**Current Projected Date Of Final Report (TFR):** 04/30/2013/s/ DALLAS J. JANSEN

DALLAS J. JANSEN

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 10-05054-als
Case Name: ZIESMAN, MELISSA DAWN
Primary Taxpayer ID #: *****9464
Co-Debtor Taxpayer ID #:
For Period Beginning: 10/12/2010
For Period Ending: 5/21/2013

Trustee Name: Dallas J. Janssen
Bank Name: Green Bank
Checking Acct #: *****5401
Account Title:
Blanket bond (per case limit): \$350,000.00
Separate bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/05/2012		Melissa Zeisman	multiple assets	*	\$100.74		\$100.74
	{3}		Checking Account #1671 and Savings 0153 Location: State Savings Bank	\$100.35	1129-000		\$100.74
	{10}		Tax Refunds	\$0.39	1224-000		\$100.74
03/30/2012		Green Bank	Bank Service Fee	2600-000		\$0.14	\$100.60
04/02/2012	(11)	Melissa Ziesman	Accrued Wages	1129-000	\$100.00		\$200.60
04/30/2012		Green Bank	Bank Service Fee	2600-000		\$0.29	\$200.31
05/04/2012	(11)	Melissa Ziesman	Accrued Wages	1129-000	\$100.00		\$300.31
05/31/2012		Green Bank	Bank Service Fee	2600-000		\$0.45	\$299.86
06/08/2012	(11)	Melissa Ziesman	Accrued Wages	1129-000	\$100.00		\$399.86
06/29/2012		Green Bank	Bank Service Fee	2600-000		\$0.59	\$399.27
07/10/2012		Melissa Ziesman	multiple assets	*	\$100.00		\$499.27
	{11}		Accrued Wages	\$71.47	1129-000		\$499.27
	{10}		Tax Refunds	\$28.53	1224-000		\$499.27
07/31/2012		Green Bank	Bank Service Fee	2600-000		\$0.73	\$498.54
08/30/2012	(10)	Melissa Ziesman	Tax Refunds	1224-000	\$100.00		\$598.54
08/31/2012		Green Bank	Bank Service Fee	2600-000		\$0.90	\$597.64
09/28/2012		Green Bank	Bank Service Fee	2600-000		\$0.83	\$596.81
10/05/2012	(10)	Melissa Ziesman	Tax Refunds	1224-000	\$100.00		\$696.81
10/31/2012		Green Bank	Bank Service Fee	2600-000		\$1.08	\$695.73
11/30/2012		Green Bank	Bank Service Fee	2600-000		\$1.15	\$694.58
12/31/2012		Green Bank	Bank Service Fee	2600-000		\$1.04	\$693.54
01/24/2013	(10)	Melissa Ziesman	Tax Refunds	1224-000	\$500.00		\$1,193.54
01/31/2013		Green Bank	Bank Service Fee	2600-000		\$1.30	\$1,192.24
02/07/2013	(10)	James W. Thornton Trust Account	Tax Refunds	1224-000	\$100.00		\$1,292.24
02/28/2013		Green Bank	Bank Service Fee	2600-000		\$1.84	\$1,290.40
03/29/2013		Green Bank	Bank Service Fee	2600-000		\$2.08	\$1,288.32
04/30/2013		Green Bank	Bank Service Fee	2600-000		\$2.01	\$1,286.31

SUBTOTALS \$1,300.74

\$14.43

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 10-05054-als
 Case Name: ZIESMAN, MELISSA DAWN
 Primary Taxpayer ID #: *****9464
 Co-Debtor Taxpayer ID #: _____
 For Period Beginning: 10/12/2010
 For Period Ending: 5/21/2013

Trustee Name: Dallas J. Janssen
 Bank Name: Green Bank
 Checking Acct #: *****5401
 Account Title: _____
 Blanket bond (per case limit): \$350,000.00
 Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

**FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 10-05054-als
 Case Name: ZIESMAN, MELISSA DAWN
 Primary Taxpayer ID #: *****9464
 Co-Debtor Taxpayer ID #: _____
 For Period Beginning: 10/12/2010
 For Period Ending: 5/21/2013

Trustee Name: Dallas J. Janssen
 Bank Name: Green Bank
 Checking Acct #: *****5401
 Account Title: _____
 Blanket bond (per case limit): \$350,000.00
 Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	<u>\$1,300.74</u>	<u>\$14.43</u>	<u>\$1,286.31</u>

For the period of 10/12/2010 to 5/21/2013

Total Compensable Receipts:	\$1,300.74
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	\$1,300.74
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$14.43
Total Non-Compensable Disbursements:	<u>\$0.00</u>
Total Comp/Non Comp Disbursements:	\$14.43
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the case between 10/12/2010 to 5/21/2013

Total Compensable Receipts:	\$1,300.74
Total Non-Compensable Receipts:	<u>\$0.00</u>
Total Comp/Non Comp Receipts:	\$1,300.74
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$14.43
Total Non-Compensable Disbursements:	<u>\$0.00</u>
Total Comp/Non Comp Disbursements:	\$14.43
Total Internal/Transfer Disbursements:	\$0.00

/s/ DALLAS J. JANSSEN

DALLAS J. JANSSEN

Case No. 10-05054-als
 Case Name: ZIESMAN, MELISSA DAWN
 Claims Bar Date: 02/04/2012

Trustee Name: Dallas J. Janssen
 Date: 5/21/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	DALLAS J. JANSSEN 701 East Court Avenue, Ste. A Des Moines IA 503094941	05/21/2013	Trustee Expenses	Allowed	2200-000	\$0.00	\$204.11	\$204.11	\$0.00	\$0.00	\$0.00	\$204.11
	DALLAS J. JANSSEN 701 East Court Avenue, Ste. A Des Moines IA 503094941	05/21/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$325.19	\$325.19	\$0.00	\$0.00	\$0.00	\$325.19
1	SAC FEDERAL CREDIT UNION PO Box 1149 Bellevue NE 680051149	11/04/2011	Pers. Prop. & Intangibles- -Consensual Liens (UCC, chattel, PMSI)	Allowed	4210-000	\$0.00	\$15,928.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claim Notes: (1-1) deficiency balance auto loan

2	AMERICAN INFOSOURCE LP AS AGENT FOR Target PO Box 248866 Oklahoma City OK 731248866	11/07/2011	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$5,262.71	\$5,262.71	\$0.00	\$0.00	\$0.00	\$5,262.71
3	FIA CARD SERVICES, N.A. PO Box 15102 Wilmington DE 198865102	11/09/2011	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$9,028.05	\$9,028.05	\$0.00	\$0.00	\$0.00	\$9,028.05
4	MIDLAND FUNDING LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami FL 331311605	11/22/2011	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$9,647.56	\$9,647.56	\$0.00	\$0.00	\$0.00	\$9,647.56

Case No. 10-05054-als
 Case Name: ZIESMAN, MELISSA DAWN
 Claims Bar Date: 02/04/2012

Trustee Name: Dallas J. Janssen
 Date: 5/21/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
5	US BANK N.A. BANKRUPTCY DEPARTMENT P.O. BOX 5229 CINCINNATI OH 452015229	01/18/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$708.01	\$708.01	\$0.00	\$0.00	\$0.00	\$708.01

Claim Notes: (5-1) MONEY LOANED DDA 8822

6	US BANK N.A. BANKRUPTCY DEPARTMENT P.O. BOX 5229 CINCINNATI OH 452015229	01/18/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$673.99	\$673.99	\$0.00	\$0.00	\$0.00	\$673.99
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Claim Notes: (6-1) MONEY LOANED LOC 8822

7	US BANK N.A. BANKRUPTCY DEPARTMENT P.O. BOX 5229 CINCINNATI OH 452015229	01/19/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$12,004.63	\$12,004.63	\$0.00	\$0.00	\$0.00	\$12,004.63
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Claim Notes: (7-1) money loaned / 7315

8	CAPITAL ONE, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	02/03/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$236.65	\$236.65	\$0.00	\$0.00	\$0.00	\$236.65
							\$54,019.76	\$38,090.90	\$0.00	\$0.00	\$0.00	\$38,090.90

CLAIM ANALYSIS REPORT

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Case No. 10-05054-als
 Case Name: ZIESMAN, MELISSA DAWN
 Claims Bar Date: 02/04/2012

Trustee Name: Dallas J. Janssen
 Date: 5/21/2013

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$37,561.60	\$37,561.60	\$0.00	\$0.00	\$0.00	\$37,561.60
Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)	\$15,928.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Trustee Compensation	\$325.19	\$325.19	\$0.00	\$0.00	\$0.00	\$325.19
Trustee Expenses	\$204.11	\$204.11	\$0.00	\$0.00	\$0.00	\$204.11

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 10-05054-als
Case Name: MELISSA DAWN ZIESMAN
Trustee Name: Dallas J. Janssen

Balance on hand: \$1,286.31

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
1	SAC Federal Credit Union	\$15,928.86	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00
Remaining balance: \$1,286.31

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Dallas J. Janssen, Trustee Fees	\$325.19	\$0.00	\$325.19
Dallas J. Janssen, Trustee Expenses	\$204.11	\$0.00	\$204.11

Total to be paid for chapter 7 administrative expenses: \$529.30
Remaining balance: \$757.01

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$757.01

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$757.01

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$37,561.60 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	American InfoSource LP as agent for	\$5,262.71	\$0.00	\$106.06
3	FIA CARD SERVICES, N.A.	\$9,028.05	\$0.00	\$181.95
4	Midland Funding LLC	\$9,647.56	\$0.00	\$194.44
5	US BANK N.A.	\$708.01	\$0.00	\$14.27
6	US BANK N.A.	\$673.99	\$0.00	\$13.58
7	US BANK N.A.	\$12,004.63	\$0.00	\$241.94
8	Capital One, N.A.	\$236.65	\$0.00	\$4.77

Total to be paid to timely general unsecured claims: \$757.01
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00